

Information to identify the case:

Debtor 1	Mario Manuel Henry	Social Security number or ITIN	xxx-xx-1856
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 15-32935-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Mario Manuel Henry

9/22/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
Mario Manuel Henry
DebtorCase No. 15-32935-CMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 3
Total Noticed: 90

Date Rcvd: Sep 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2017.

db #+Mario Manuel Henry, 2758 Laguna Pointe Drive, Pearland, TX 77584-7857
 aty #+Norris McLaughlin & Marcus, P.A., 721 Route 202-206, Suite 200, Bridgewater, NJ 08807-1784
 cr +SUN NATIONAL BANK, c/o Robert L. Saldutti, Esquire, Saldutti, LLC,
 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034, US 08034-1511
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
 516955330 +Allens Oil & Propane, 849 S. White Horse Pike, Hammonton, NJ 08037-2017
 515889907 +Armand Law Group, PLLC, 8668 Spring Mountain Rd., Suite 10, Las Vegas, NV 89117-4132
 515889908 +Aurora Financial Gr In, 900 N Route 73, Marlton, NJ 08053-1230
 515889909 +Aurora Loan Services, Attn: Bankruptcy Dept., 2617 College Park,
 Scottsbluff, NE 69361-2294
 515889917 +BURLINGTON CTY SPECIAL CIVIL PART, 49 Rancocas Road, Mt Holly, NJ 08060-1317
 516955325 +Borough of Clementon, Attn: Tax Office, 101 Gibbsboro Rd., Suite A,
 Clementon, NJ 08021-4035
 515889921 +Capl/bstby, Po Box 6497, Sioux Falls, SD 57117-6497
 515923155 +Chase Finance/JP Morgan Chase, PO Box 901076, Fort Worth, TX 76101-2076
 515889926 +Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
 515889927 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696
 515889928 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
 515889929 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 516955332 +Equifax Information Services (Notice Only), PO Box 740241, Atlanta, GA 30374-0241
 516955331 +Experian (Notice Only), PO Box 4500, Allen, TX 75013-1311
 515889932 ++FIRST MUTUAL FINANCIAL, 6563 WILSON MILLS RD STE 105, MAYFIELD VILLAGE OH 44143-3409
 (address filed with court: First Mutual Financial, 6563 Wilson Mills Rd,
 Mayfield, OH 44143)
 515889934 Gateway Energy Service Corp, PO Box 3721, New York, NY 10008-3721
 516955276 +Halo America, 9 Githens Lane, Lumberton, NJ 08048-9574
 515889937 +Industrial Accep Corp, 138 Orange Street, New Haven, CT 06510-3121
 515889938 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: JCPL, PO Box 3687, Akron, OH 44309-3687)
 515903528 +Midland Credit Mgt. Inc., 2365 Northside Dr., Ste 300 San Diego, Ca. 92108-2709
 515889941 +Morris, Sara Silver Attny Saul Silver, 1027 Highmont Rd., Pittsburgh, PA 15232-2904
 515889942 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar, 350 Highland Dr, Lewisville, TX 75067)
 515889944 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway,
 Irving, TX 75063)
 515889945 NJ Natural Gas Co, PO Box 11743, Newark, NJ 07101-4743
 516955334 +Omar Kah, c/o Shamil McKee, 245 West Allens Lane, Philadelphia, PA 19119-4103
 515889948 +PHILADELPHIA COUNTY MUNI COURT, 1339 Chestnut Street, Philadelphia, PA 19107-3519
 515889947 +PHILADELPHIA COUNTY MUNI COURT, 1339 Chestnut Street Suite 1000, Philadelphia, PA 19107-3506
 515889946 +PHILADELPHIA County MUNI Court, 1339 Chstnut Street Suite 1000, Philadelphia, PA 19107-3506
 515889955 +Real Time Resolutions, 5420 Lbj Freeway #1010, Dallas, TX 75240-9601
 515889957 +Robert L. Saldutti, 800 North Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
 515889958 +Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250
 515889959 +Shamil McKee, 245 W. Allens Lane, Philadelphia, PA 19119-4103
 516955328 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245,
 Trenton, NJ 08695-0245
 516955335 +Sun National Bank, c/o Robert Saldutti, 800 North Kings Hwy Suite 300,
 Cherry Hill, NJ 08034-1511
 516751578 +Sun National Bank, c/o Saldutti Law Group, 800 N. Kings Hwy, Ste 300,
 Cherry Hill, NJ 08034-1511
 516955336 Transunion, PO Box 2000, Chester, PA 19022-2000
 515889962 +Unifund Ccr Llc, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
 515889963 Verizon, Po Box 25005, Lehigh Valley, PA 18002-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbank@usdoj.gov Sep 22 2017 22:40:52 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 22 2017 22:40:47 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516082071 EDI: BECKLEE.COM Sep 22 2017 22:28:00 AMERICAN EXPRESS CENTURION BANK,
 C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
 515889902 +EDI: MERRICKBANK.COM Sep 22 2017 22:28:00 Advanta Bank Corp/cws, Po Box 31032,
 Tampa, FL 33631-3032
 516021498 EDI: AIS.COM Sep 22 2017 22:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 515889903 +EDI: WFNBN.COM Sep 22 2017 22:28:00 American Signature Furniture, Wfnbn, Po Box 182125,
 Columbus, OH 43218-2125
 515889904 +EDI: WFFC.COM Sep 22 2017 22:28:00 Americas Servicing Co/Wells Fargo Home M,
 1000 Blue Gentian Rd. #300, Mac #X7801-02k, Eagan, MN 55121-1786
 515889906 +EDI: AMEREXPR.COM Sep 22 2017 22:28:00 Amex, Correspondence, Po Box 981540,
 El Paso, TX 79998-1540

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 3
Total Noticed: 90

Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515889905 +EDI: AMEREXPR.COM Sep 22 2017 22:28:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871

515889911 EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bank Of America, Attn: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410

515889910 EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bank Of America, Po Box 982236,
El Paso, TX 79998

515889915 EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998

515889931 EDI: BANKAMER.COM Sep 22 2017 22:28:00 Fia Csna, Po Box 982235, El Paso, TX 79998

515889912 +EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bank Of America, Correspondence FL-1-908-01-49,
Po Box 31785, Tampa, FL 33631-3785

515889913 +EDI: TSYS2.COM Sep 22 2017 22:28:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014

515889914 +EDI: TSYS2.COM Sep 22 2017 22:28:00 Barclays Bank Delaware, Po Box 8801,
Wilmington, DE 19899-8801

515889916 +EDI: BANKAMER.COM Sep 22 2017 22:28:00 Bk Of Amer, 1800 Tapo Canyon Rd,
Simi Valley, CA 93063-6712

516955324 +E-mail/Text: wwolf@goldbergwolf.com Sep 22 2017 22:40:42 Blue Bell Mortgage Group,
c/o Goldberg & Wolf, LLC, 1949 Berlin Road, Suite, 201, Cherry Hill, NJ 08003-3737

515889918 +EDI: STFC.COM Sep 22 2017 22:28:00 Cach Llc/Square Two Financial, Attention: Bankruptcy,
4340 South Monaco St. 2nd Floor, Denver, CO 80237-3485

515889919 +EDI: STFC.COM Sep 22 2017 22:28:00 Cach, Llc, 4340 S Monaco St Unit 2,
Denver, CO 80237-3485

515889920 +EDI: CAPITALONE.COM Sep 22 2017 22:28:00 Cap One, Po Box 5253,
Carol Stream, IL 60197-5253

515889922 +E-mail/Text: bankruptcy@cavps.com Sep 22 2017 22:41:07 Cavalry Portfolio Serv,
Po Box 27288, Tempe, AZ 85285-7288

515954015 +E-mail/Text: bankruptcy@cavps.com Sep 22 2017 22:41:07 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340

516955326 EDI: CAUT.COM Sep 22 2017 22:28:00 Chase Auto, P.O. Box 901076, Fort Worth, TX,
76101-2076

515889924 +EDI: CHASE.COM Sep 22 2017 22:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298

515889925 +EDI: CHASE.COM Sep 22 2017 22:28:00 Chase Card Services, Attn: Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298

516955333 EDI: FORD.COM Sep 22 2017 22:28:00 Ford Credit, Nat'l Bankruptcy Service Center,
PO Box 62180, Colorado Springs, CO 80962

515889933 EDI: FORD.COM Sep 22 2017 22:28:00 Ford Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962

515889930 +EDI: BANKAMER.COM Sep 22 2017 22:28:00 Fia Cs, Po Box 982235, El Paso, TX 79998-2235

515889935 +EDI: IIC9.COM Sep 22 2017 22:28:00 IC System, Attn: Bankruptcy,
444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378

515889936 +EDI: IIC9.COM Sep 22 2017 22:28:00 Ic Systems Inc, Po Box 64378,
Saint Paul, MN 55164-0378

516955327 +EDI: IRS.COM Sep 22 2017 22:28:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

515889939 +EDI: MID8.COM Sep 22 2017 22:28:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255

515889940 +EDI: MID8.COM Sep 22 2017 22:28:00 Midland Funding, 2365 Northside Dr, Suite 300,
San Diego, CA 92108-2709

515889949 EDI: PRA.COM Sep 22 2017 22:28:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541

516062620 EDI: PRA.COM Sep 22 2017 22:28:00 Portfolio Recovery Associates, LLC,
c/o Heritage Bank One, POB 41067, Norfolk VA 23541

515889952 E-mail/Text: collectionsl@primewayfcu.com Sep 22 2017 22:41:44 Primeway Federal Cu,
3303 Main, Houston, TX 77002

515889950 +EDI: PRA.COM Sep 22 2017 22:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502-4952

515889953 +E-mail/Text: collectionsl@primewayfcu.com Sep 22 2017 22:41:44 Primeway Federal Cu,
Po Box 53088, Houston, TX 77052-3088

515889956 +E-mail/Text: bkdepartment@rtresolutions.com Sep 22 2017 22:41:02 Real Time Resolutions,
1349 Empire Central Dr S, Dallas, TX 75247-4029

516082723 E-mail/Text: bkdepartment@rtresolutions.com Sep 22 2017 22:41:02
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,
Dallas, Texas 75247-4029

515889960 EDI: AGFINANCE.COM Sep 22 2017 22:28:00 Springleaf Financial Services,
Attention: Bankruptcy Department, Po Box 3251, Evansville, IN 47731

515889958 +E-mail/Text: jennifer.chacon@spservicing.com Sep 22 2017 22:41:53
Select Portfolio Servicing, Po Box 65250, Salt Lake City, UT 84165-0250

515889961 +EDI: RMSC.COM Sep 22 2017 22:28:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104

516955329 +E-mail/Text: taxcollector@lumbertontwp.com Sep 22 2017 22:40:57 Township of Lumberton,
Attn: Tax Office, 35 Municipal Dr., Lumberton, NJ 08048-4516

515889964 +E-mail/Text: vci.bkcy@vwcredit.com Sep 22 2017 22:41:00 Volkswagon Credit Inc,
National Bankruptcy Services, 9441 Lbj Freeway, Suite 250, Dallas, TX 75243-4640

515889965 +EDI: WFFC.COM Sep 22 2017 22:28:00 Wells Fargo Auto Finance, Attn: Bankruptcy 2nd Floor,
13675 Technology Dr, Eden Prairie, MN 55344-2252

515889966 +EDI: WFFC.COM Sep 22 2017 22:28:00 Wff Auto, Po Box 29704, Phoenix, AZ 85038-9704

515889967 +EDI: WFFC.COM Sep 22 2017 22:28:00 Wffnatbank, Bankruptcy, 4137 121st St,
Urbandale, IA 50323-2310

District/off: 0312-3

User: admin
Form ID: 318

Page 3 of 3
Total Noticed: 90

Date Rcvd: Sep 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

TOTAL: 49

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
515903526 Comcast 4008 N Dupont Hwy, New Castle De, 1972
515903527 PSE&G PO BOX 14444, New Brunswick, NJ 08906
515889951 Primeway Fcu
515889954 Primeway Federal Cu
515889943* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr,
Lewisville, TX 75067)
516955337* +Unifund CCR, LLC, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
516955338* Verizon, PO Box 25005, Lehigh Valley, PA 18002-5505
515889923 ##+Certified Recovery Sys, 6161 Savoy Dr Ste 600, Houston, TX 77036-3339
TOTALS: 4, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2017 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Andrea Dobin on behalf of Trustee Andrea Dobin adobin@trenklawfirm.com
Andrea Dobin on behalf of Accountant Sharer Petree Brotz & Snyder
ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com
Bruce J. Wisotsky on behalf of Trustee Andrea Dobin bwisotsky@nmmlaw.com, mcamacho@nmmlaw.com
Carrie J. Boyle on behalf of Debtor Mario Manuel Henry cboyle@mpadlaw.com,
cjbecf@gmail.com/kgresh@mpadlaw.com/tegrner@mpadlaw.com/djamison@mpadlaw.com/lwood@mpadlaw.com/cge
tz@mpadlaw.com/r62202@notify.bestcase.com
Charles G. Wohlrab on behalf of Creditor U.S. BANK, NATIONAL ASSOCIATION, SUCCESSOR TRUSTEE
TO WILMINGTON TRUST COMPANY SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO
LASALLE BANK, N.A. AS TRUSTEE FOR LXS 2007-1 TRUST FUN cwohrlab@logs.com,
njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor JPMorgan Chase Bank, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Matteo Percontino on behalf of Trustee Andrea Dobin mpercontino@nmmlaw.com,
matteo.percontino@leclairryan.com
Melissa A. Pena on behalf of Trustee Andrea Dobin mapena@nmmlaw.com,
JSpezacatena@nmmlaw.com/asutherland@nmmlaw.com
Michael A. Artis on behalf of U.S. Trustee United States Trustee michael.a.artis@usdoj.gov
Robert L. Saldutti on behalf of Creditor SUN NATIONAL BANK rsaldutti@saldutticollect.com,
lmarciano@saldutticollect.com/kcollins@slgcollect.com
United States Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor JPMorgan Chase Bank, National Association
ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor JPMorgan Chase Bank, National Association
ecf@powerskirn.com

TOTAL: 14